

**CLAIMS**

What is claimed is:

- 1 1. A method for enabling E-commerce transactions  
2 between a vendor and a consumer, the method  
3 comprising the steps of:  
4 providing a secured network that stores  
5 consumer data and approved vendor  
6 information;  
7 receiving transaction information at the  
8 secured network;  
9 processing the transaction information to  
10 determine whether the transaction  
11 information conforms with the stored  
12 consumer data and approved vendor  
13 information; and  
14 delivering the stored consumer data to the  
15 vendor if the transaction information  
16 is determined to conform with the  
17 stored consumer data and approved  
18 vendor information.

1 2. The method of claim 1, wherein the step of  
2 providing a secured network further comprises:  
3 providing a virtual private network (VPN)  
4 that enables secured communication of  
5 the transaction information.

1 3. The method of claim 1, wherein the step of  
2 processing the transaction information to  
3 determine whether the transaction information  
4 conforms with the stored consumer data and  
5 approved vendor information further comprises:  
6 determining whether the transaction  
7 information contains a consumer  
8 identification indicator; and  
9 determining whether the transaction  
10 information contains a vendor  
11 identification indicator.

1 4. The method of claim 3, further comprising:  
2 determining whether the consumer  
3 identification indicator conforms with  
4 the stored consumer data; and

5           determining       whether       the       vendor  
6           identification indicator conforms with  
7           the       stored       approved       vendor  
8           information.

1    5.   An    apparatus    for    enabling    E-commerce  
2       transactions between a vendor and a consumer,  
3       the apparatus comprising:  
4           a secured network that stores consumer data  
5           and approved vendor information;  
6           a transaction receiver that receives  
7           transaction information at the secured  
8           network;  
9           a processor that processes the transaction  
10          information to determine whether the  
11          transaction information conforms with  
12          the stored consumer data and approved  
13          vendor information; and  
14          a delivery module that delivers the stored  
15          consumer data to the vendor if the  
16          transaction information is determined  
17          to conform with the stored consumer  
18          data and approved vendor information.



